

QuickStart ENROLLMENTS

Use this desktop guide in conjunction with the QuickStart Enrollment Kit to enroll recipients of Federal benefit payments for Direct Deposit. It can be used for the following payments: Social Security, Supplemental Security Income, Railroad Retirement annuity and unemployment/sickness benefits, Veterans Affairs compensation and pension, and Civil Service retirement and survivor annuity. QuickStart is an enhancement to the Direct Deposit Program.

NOTE: This pamphlet contains updated and revised materials not in the QuickStart Enrollment Kit. Please read carefully.

QuickStart Service

QuickStart is an enrollment process that allows depository financial institutions to use the Automated Clearing House network to transmit Direct Deposit enrollment information to Federal agencies. QuickStart is used by financial institutions for these program payments: Social Security, Supplemental Security Income, Railroad Retirement annuity and unemployment/sickness benefits,

Veterans Affairs compensation and pension, and Civil Service retirement and survivor annuity.

With the QuickStart service, enrollment to begin Direct Deposit payments is fast. **Generally**, to receive the next month's payment by Direct Deposit, the enrollment should be transmitted as follows:

Type of Benefit Payment	Transmitted by:
Social Security	The 17th of the month
Supplemental Security Income (SSI)	The 15th of the month
Veterans compensation and pension	The 10th of the month
Civil Service retirement annuity and survivor annuity	The 15th of the month
Railroad Retirement annuity	The 15th of the month
Railroad unemployment/sickness	Anytime

A new Standard Entry Class Code, Automated Enrollment (ENR), was created to accommodate these transactions. It can be used for first-time enrollments at your financial institution, but it is **not to be used** for changes to existing enrollments. The ENR Standard Entry Class is a non-dollar transaction. It must contain at least one addenda record, and may contain as many as 9,999 addenda records. There are two conditions that must exist for multiple addenda to be included with one ENR.

1. All Direct Deposit enrollments must be for the same Federal agency benefit program. For example, do not mix enrollments for Veterans benefits with Social Security benefits.
2. Third-party processors that transmit ENR entries on behalf of financial institutions must make a discrete batch transmission for each financial institution. Addenda records pertaining to one financial institution should not be included under the same ENR entry as addenda records pertaining to another financial institution's Direct Deposit enrollments.

The ENR is to be used for enrolling payment recipients in the Direct Deposit Program only. It is **not to be used** in place of the Notification of Change (NOC) process to change the routing or account numbers for existing records. Financial institutions should remind customers of the importance of reporting address changes to the benefit program agency.

Required Enrollment Information

The following information is required to effect the enrollment of a recipient in Direct Deposit. This information will be transmitted in the entry detail and the addenda record of an ENR transaction. (See page 3 for the record formats.) This page may be duplicated and used for data collection. DO NOT mail this sheet to the agency.

Information obtained from the customer (payment recipient) for inclusion in the entry detail record.

Type of payment: _____
 (Social Security, SSI, Veterans compensation and pension, Civil Service retirement annuity, Civil Service survivor annuity, Railroad Retirement annuity, Railroad unemployment/sickness)

Information obtained from the customer (payment recipient) for inclusion in the Addenda record.

Customer's own social security number (SSN) SSN _ _ _ _ _
 (Do not include hyphens in the addenda record.)

The recipient's own SSN may or may not be the SSN on the benefit check. Some individuals are entitled to receive benefits on the account of other individuals or on behalf of beneficiaries incapable of handling their own financial affairs. It is preferred that the customer's (recipient's) own SSN be used in creating the enrollment information. However, the enrollment can be effected if the SSN from the check is used, even if this number is not the customer's.

Name of the customer (payment recipient)

Last name (up to 15 positions)

First name (up to 7 positions)

Representative Payee indication
 (See section on Representative Payee, page 4.)

No _ (0)(Zero) Yes _ (1)

Information obtained at the financial institution.

Depository Financial Institution routing transit number RTN _ _ _ _ _ Check Digit _

Depositor Account Number

 (Up to 17 positions)

Transaction Type: _____ **Checking** (Type Code 22) _____ **Savings** (Type Code 32)

For questions about submitting ENRs for a specific benefit payment, please call the corresponding Federal program agency:

Federal Agency	Telephone No.
Social Security Administration (for SSA and SSI payments)	(410) 965-2659 (410) 965-7239 (410) 965-7846 (410) 965-2847
Office of Personnel Management	(202) 606-0540
Railroad Retirement Board	(312) 751-4704
Department of Veterans Affairs	(918) 687-2231

ENR (Automated Enrollment) Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Identification Number	No. of Addenda Records	Receiving Company Name/I.D.	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	(numeric)*			(blanks)	(all zeros)	(blanks)	(numeric)		(blanks)	(blanks)	(numeric)	(numeric)
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

*Use either 23 or 33 in Field 2.

Program Payment	Field 3 Receiving DFI Identification	Field 4 Check Digit	Field 9 Receiving Company Name/I.D.
The following program payments are eligible for the Quick\$Start enrollment service	Use the following DFI Identification number for the corresponding program payment	Use the following number for the corresponding program payment	Use the following codes for the corresponding program for which the recipient is enrolling for Direct Deposit
Social Security	65506004	2	SOCIALbSECURITYb
Supplemental Security Income	65506004	2	SUPPbSECURITYbbb
Veterans Compensation and Pension	11173699	1	VAbBENEFITbbbbbb
Civil Service Retirement/Annuity	11173699	1	CIVILbSERVbCSAbb
Civil Service Survivor/Annuity	11173699	1	CIVILbSERVbCSFbb
Railroad Retirement/Annuity	11173699 (*)	1 (*)	RAILROADbRETbBDb
Railroad Unemployment/Sickness	11173699 (*)	1 (*)	RAILROADbUISlbbb
(*) Denotes a change to the Receiving DFI Identification and the Check Digit for the Railroad Retirement programs from the information published in the Quick\$Start Enrollment Kit.			NOTE: In the codes, the letter "b" indicates a blank space.

ENR Addenda Record

Field	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	R	M	M
Contents	'7'	'05'	'22*12200004*3*123987654321*77777777*Doe*John*0\'	(numeric)	(numeric)
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field 3 - Payment Related Information									
The following uses sample information to illustrate the required information to be included in the Addenda record to effect the automated enrollment for Direct Deposit.									
22 = Checking Acct. 32 = Savings Acct.	*	12200004	3	123987654321	77777777	Doe	John	0 = No Rep. Payee 1 = Rep. Payee	\
Transaction Code	Delimiter	Receiver's DFI Routing Number	Check Digit	Receiver's Acct. No. at Financial Institution (Up to 17 positions)	Receiver's Own Social Security No.	Receiver's Surname (Up to 15 pos.)	Receiver's First Name (Up to 7 pos.)	Representative Payee Indicator	Terminator

Representative Payee

A representative payee is a person or institution that is legally entitled to accept payments on behalf of a beneficiary who has been deemed incapable of handling his/her own financial affairs. The majority of benefit recipients **do not** have representative payees.

In processing an enrollment, it is important for the benefit agency to know that the enrollment originated from the proper authority. In cases where there is a representative payee, a “1” will be entered as the last data element in Field 3 of the addenda. In instances where there is no representative payee, a “0” (zero) will be entered into this position.

The Federal Government requires that the title of accounts receiving Direct Deposit payments bear the name of the payment recipient and the beneficiary. Accounts established for representative payee payments reflect fiduciary interest of the representative payee on behalf of the beneficiary. (Example of an account title: John Doe for Mary Smith.) This same regulation applies to institutional representative payees. The Department of Veterans Affairs and the Office of Personnel Management do not allow ENR enrollments for representative payees.

Return Reason Codes

If it is necessary for a Federal agency to return an ENR entry to the financial institution as unprocessable, one of the following codes will be indicated on the return:

R40 Non-Participant in ENR Program — The Federal program agency is not a participant in the ENR automated enrollment program.

R41 Invalid Transaction Code — An incorrect or inappropriate transaction code is used in Field 3 of the Addenda record.

R42 Routing Number/Check Digit Error — The Routing Number and/or the Check Digit included in Field 3 of the Addenda record is incorrect.

R43 Invalid DFI Account Number — The receiver’s account number at the DFI is either missing, exceeds 17 positions, or contains invalid characters.

R44 Invalid Individual ID Number — The receiver’s SSN provided in Field 3 of the Addenda record does not match a corresponding SSN in the benefit agency’s records.

R45 Invalid Individual Name — The name of the receiver provided in Field 3 of the Addenda record either does not match a corresponding name in the benefit agency’s records or fails to include at least one alphanumeric character.

R46 Invalid Representative Payee Indicator — The representative payee indicator code included in Field 3 of the Addenda record has been omitted or it is not consistent with the benefit agency’s records.

R47 Duplicate Enrollment — The Federal agency has received duplicate Automated Enrollment entries from the same DFI.

For more complete information concerning return reason codes and their interpretation, refer to the *National Automated Clearing House Association ACH Operating Rules*.

Information

For inquiries concerning Fedline, please contact your local Federal Reserve Fedline Help Desk or ACH Department. For further information on Quick\$tart enrollments, please contact:

- Your local Automated Clearing House Association;
- Your local Federal Reserve Bank; or
- The Customer Assistance Staff at one of the following Financial Management Service Regional Financial Centers:

Austin, TX
(512) 342-7300

Birmingham, AL
(205) 912-6400

Chicago, IL
(312) 353-5622

Kansas City, MO
(816) 414-2100

Philadelphia, PA
(215) 516-8015

San Francisco, CA
(415) 744-7967